

**Information to identify the case:**

Debtor 1	<b>David E. Salazar</b>	Social Security number or ITIN <b>xxx-xx-1450</b>
	First Name   Middle Name   Last Name	EIN <b>---</b>
Debtor 2 (Spouse, if filing)	<b>Natalie M. Salazar</b>	Social Security number or ITIN <b>xxx-xx-9775</b>
	First Name   Middle Name   Last Name	EIN <b>---</b>

United States Bankruptcy Court **Northern District of Illinois**

Case number: **16-24603**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

David E. Salazar

Natalie M. Salazar

October 25, 2016

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
David E. Salazar  
Natalie M. Salazar  
Debtors

Case No. 16-24603-DRC  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 50

Date Rcvd: Oct 25, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2016.

db/jdb +David E. Salazar, Natalie M. Salazar, 347 S. Howard Avenue, Roselle, IL 60172-2214  
24764050 +ACE Collections, PO Box 1025, Arlington Heights, IL 60006-1025  
24764051 +AHC Collections, PO Box 1025, Arlington Heights, IL 60006-1025  
24764054 +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079  
24764055 +Associated Pathology Consultants- E, 2634 Solutions Center, Chicago, IL 60677-2001  
24764067 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Home Depot Credit Services, P.O. Box 78011,  
Phoenix, AZ 85062-8011)  
24764057 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
Saint Louis, MO 63179-0040  
24764059 +Community First Medical Center, 5645 W Addison St, Chicago, IL 60634-4403  
24764061 Crescenza Lappo, 1770 Robin Walk Drive, Apt. D, Hoffman Estates, IL 60169-1130  
24764063 Elmhurst Memorial Healthcare, 27535 Network Place, Chicago, IL 60673-1258  
24764064 +First National Collection Bureau, 610 Waltham Way, Sparks, NV 89434-6695  
24764065 Geico Casualty Company, One Geico Center, Macon, GA 31296-0001  
24764066 +Healthy Driven, PO Box 140250, Toledo, OH 43614-0250  
24764071 +Marcela Avram, 601 Deepwood Road, Barrington, IL 60010-8611  
24764072 +Marian Abvam, 601 Deepwood Road, Barrington, IL 60010-8611  
24764073 +Med Business Bureau, 1460 Renaissance Dr, Suite 400, Park Ridge, IL 60068-1349  
24764074 +Midland Credit Management, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
24764081 +NTB/CBSD, CitiCards Private Label Centralized Bank, Po Box 790040,  
Saint Louis, MO 63179-0040  
24764077 +Nationwide Credit & Coll, Attn Collections/Bankruptcy, 815 Commerce Dr Ste 270,  
Oak Brook, IL 60523-8852  
24764078 Nissan Motor, PO Box 742657, Cincinnati, OH 45274-2657  
24764079 +Nissan Motor Acceptance, Nmac/Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360  
24786386 Nissan-Infiniti LT, PO Box 660366 Dallas TX 75266-0366  
24764082 +OAC Collection Specialists, Po Box 500, Baraboo, WI 53913-0500  
24764083 Pediatrix Medical Group, PO Box 88087, Chicago, IL 60680-1087  
24764084 Pennymac Loan Services, Attn: Bankruptcy, Po Box 514357, Los Angeles, CA 90051  
24764085 +Personal Finance P32, 1151 S Lee St, Des Plaines, IL 60016-6516  
24764088 +RPW OB/GYN S.C., 360 W. Butterfield Rd., #250, Elmhurst, IL 60126-5098  
24764089 +Star Smiles Ortho & Pediatric Dentist, 148 E. Lake St., Bloomingdale, IL 60108-1182  
24764094 +United Collection Bureau, 5620 Southwyck Blvd. Suite 206, Toledo, OH 43614-1501  
24764095 +Us Dept of Ed/Great Lakes Educational Lo, 2401 International, Madison, WI 53704-3121  
24764097 +Vital Recovery Services, Inc., P.O. Box 923748, Peachtree Corners, GA 30010-3748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BDRBROWN.COM Oct 26 2016 01:48:00 David R Brown, ESQ, Springer Brown, LLC,  
300 South County Farm Road, Suite I, Wheaton, IL 60187-2453  
24764052 EDI: GMACFS.COM Oct 26 2016 01:43:00 Ally, PO Box 9001951, Louisville, KY 40290-1951  
24764053 +EDI: GMACFS.COM Oct 26 2016 01:43:00 Ally Financial, Po Box 380901,  
Bloomington, MN 55438-0901  
24764056 +EDI: BANKAMER.COM Oct 26 2016 01:43:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
Greensboro, NC 27420-6012  
24764058 EDI: WFNNB.COM Oct 26 2016 01:43:00 Comenity Bank/Victoria Secret, Po Box 18215,  
Columbus, OH 43218  
24764060 +EDI: CMIGROUP.COM Oct 26 2016 01:43:00 Credit Management, LP, Attn: Bankruptcy,  
Po Box 118288, Carrollton, TX 75011-8288  
24764062 EDI: DCI.COM Oct 26 2016 01:53:00 Diversified Consultants, Inc., PO Box 551268,  
Jacksonville, FL 32255-1268  
24764062 E-mail/Text: bankruptcynotices@dcicollect.com Oct 26 2016 02:24:44  
Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268  
24764068 EDI: IRS.COM Oct 26 2016 01:43:00 IRS, PO Box 7317, Philadelphia, PA 19101-7317  
24764069 +EDI: CBSKOHLS.COM Oct 26 2016 01:43:00 Kohls/Capital One, Po Box 3120,  
Milwaukee, WI 53201-3120  
24764070 +E-mail/Text: bk@lendingclub.com Oct 26 2016 02:24:32 Lending Club Corp, 71 Stevenson St,  
Suite 300, San Francisco, CA 94105-2985  
24764075 +E-mail/Text: mmrrgbk@miramedrg.com Oct 26 2016 02:23:35 Miramed Revenue Group,  
991 Oak Creek Dr, Lombard, IL 60148-6408  
24764076 +E-mail/Text: karaiza@mcsicollections.com Oct 26 2016 02:25:30 Municipal Collection Services,  
P.O. Box 327, Palos Heights, IL 60463-0327  
24764080 +E-mail/Text: clientservices@northwestcollectors.com Oct 26 2016 02:22:31  
Northwest Collectors, 3601 Algonquin Rd. Suite 232, Rolling Meadows, IL 60008-3143  
24764086 +EDI: RESURGENT.COM Oct 26 2016 01:53:00 Pinnacle Credit Services, Po Box 640,  
Hopkins, MN 55343-0640  
24764090 +EDI: RMSC.COM Oct 26 2016 01:43:00 Synchrony Bank, Po Box 965064,  
Orlando, FL 32896-5064  
24764091 +EDI: RMSC.COM Oct 26 2016 01:43:00 Synchrony Bank/ Old Navy, Po Box 965064,  
Orlando, FL 32896-5064  
24764092 +EDI: RMSC.COM Oct 26 2016 01:43:00 Synchrony Bank/Walmart, Po Box 965064,  
Orlando, FL 32896-5064

District/off: 0752-1 User: admin Page 2 of 2 Date Rcvd: Oct 25, 2016  
Form ID: 318 Total Noticed: 50

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

24764093 +EDI: WTRRNBNK.COM Oct 26 2016 01:43:00 Target, C/O Financial & Retail Services,  
Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475  
24764096 +EDI: WFNNB.COM Oct 26 2016 01:43:00 Victoria's Secret, PO Box 659728,  
San Antonio, TX 78265-9728

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
24764087 ##+Recovery One Llc, 5100 Parkcenter Av, Dublin, OH 43017-7563

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 27, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on October 25, 2016 at the address(es) listed below:

David R Brown, ESQ dbrown@springerbrown.com,  
dbrown@ecf.epiqsystems.com;IL84@ecfcbis.com;iprice@springerbrown.com  
Joseph P Doyle on behalf of Debtor 1 David E. Salazar joe@fightbills.com, courts@fightbills.com  
Joseph P Doyle on behalf of Debtor 2 Natalie M. Salazar joe@fightbills.com,  
courts@fightbills.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 4